

### **ABSTRACT**

**[00156]** A system and method for managing accounting and billing e-commerce (including m-commerce) transactions. The user may connect to the e-commerce network by placing a call from a land line or sending a text message. The user may then purchase goods and/or services after meeting required user qualifications, such as minimum age or credit rating. The user qualifications may be established within the framework of a gateway that assigns a unique identifier or personal identification number (PIN) for e-commerce network access once the qualifications are met. The user qualifications may also be established within the framework of a remote access server (RAS) that is accessed by a user through a downloadable automatic dialer having code containing a unique identifier relating to a merchant, product or service. The user is invoiced for the product or service according to the telephone from which the call originated.

